

Information to identify the case:			
Debtor 1:	Sandra Rojas		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-16276-CMG		
	Social Security number or ITIN:	xxx-xx-6118	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	3/28/19
	Date case converted to chapter:	7	3/16/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandra Rojas	
2. All other names used in the last 8 years		
3. Address	76 4th Street Belford, NJ 07718	
4. Debtor's attorney Name and address	Warren Brumel Law Office of Warren Brumel 65 Main Street PO Box 181 Keyport, NJ 07735	Contact phone (732) 264-3400 Email: wbrumel@keyportlaw.com
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

Debtor **Sandra Rojas**

Case number **19-16276-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/17/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	April 12, 2021 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/11/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Sandra Rojas
Debtor

Case No. 19-16276-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 17, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

Recip ID	Recipient Name and Address
db	+ Sandra Rojas, 76 4th Street, Belford, NJ 07718-1703
tr	+ Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
518201683	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518148502	+ Alert Ambulance Service, 1195 Airport Road, Lakewood, NJ 08701-5970
518148512	Eichenbaum & Stylianou, LLC, PO Box 914, Paramus, NJ 07653-0914
518148513	Emer Phy Assoc North, Att: HRRG, PO Box 5406, Cincinnati, OH 45273-7942
518148514	Extra Space Storage, Hazlet, NJ 07730
518897368	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518897369	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
518148516	#+ KML Law Group PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
518148520	+ Millennium Pediatric Care, 1 Riverview Plaza, Riverview Medical Center, Red Bank, NJ 07701-1872
518148521	+ Monmouth Co Sheriff, 2500 Kozloski Rd, Freehold, NJ 07728-4424
518203593	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518148523	+ New Hope Foundation, 80 Conover Road, Marlboro, NJ 07746-1003
518168628	+ New Jersey Natural Gas, 1415 Wykoff Rd., PO Box 1378, Wall, NJ 07719-1378
518148524	+ New Jersey Natural Gas, PO Box 1378, Wall, NJ 07719-1378
518148525	+ Peter J. Liska, LLC, 766 Shrewsbury Avenue, Eatontown, NJ 07724-3001
518148526	+ Radius Global Solutions LLC, Box 390846, Minneapolis, MN 55439-0846
518917724	+ SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, GREENVILLE, SC 29603-0826
518917725	+ SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, GREENVILLE, SC 29603-0675, SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826 GREENVILLE, SC 29603-0826
518148527	Sears, HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
518148531	+ Zwicker & Associates PC, 16 South Haddon Avenue, Haddonfield, NJ 08033-1887

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: wbrumel@keyportlaw.com	Mar 17 2021 21:13:00	Warren Brumel, Law Office of Warren Brumel, 65 Main Street, PO Box 181, Keyport, NJ 07735
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 17 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518148501	+ Email/Text: bankruptcyecare@affinityfcu.com	Mar 17 2021 21:14:00	Affinity Federal Credit Union, 73 Mountain View Blvd., PO Box 621, Basking Ridge, NJ 07920-0621
518148503	EDI: AMEREXPR.COM	Mar 18 2021 00:38:00	American Express, PO Box 297884, Fort Lauderdale, FL 33329-7884

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518252098	EDI: BECKLEE.COM	Mar 18 2021 00:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518148504	EDI: BANKAMER.COM	Mar 18 2021 00:33:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518148505	EDI: CAPITALONE.COM	Mar 18 2021 00:38:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518229867	+ EDI: AIS.COM	Mar 18 2021 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518251424	EDI: BL-BECKET.COM	Mar 18 2021 00:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518148507	+ Email/Text: mediamanagers@clientservices.com	Mar 17 2021 21:13:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
518148508	+ EDI: CONVERGENT.COM	Mar 18 2021 00:38:00	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
518148509	EDI: DISCOVER.COM	Mar 18 2021 00:38:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
518148510	EDI: DISCOVER.COM	Mar 18 2021 00:38:00	Discover Bank, DB Servicing Corp, PO Box 3025, New Albany, OH 43054-3025
518167632	EDI: DISCOVER.COM	Mar 18 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518148515	+ EDI: WFNNB.COM	Mar 18 2021 00:38:00	Gamestop/Comenity, PO Box 183043, Columbus, OH 43218-3043
518148506	EDI: JPMORGANCHASE	Mar 18 2021 00:38:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
518148529	EDI: JPMORGANCHASE	Mar 18 2021 00:38:00	Toys R Us, PO Box 15298, Wilmington, DE 19850-5298
518148517	Email/Text: PBNCNotifications@peritusservices.com	Mar 17 2021 21:14:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518164904	Email/PDF: resurgentbknofications@resurgent.com	Mar 17 2021 23:44:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518148518	EDI: WFNNB.COM	Mar 18 2021 00:38:00	Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518148519	EDI: RMSC.COM	Mar 18 2021 00:38:00	Meineke & Maaco/Synchrony Car Care, PO Box 965064, Orlando, FL 32896-5064
518148522	+ EDI: NAVIENTFKASMDOE.COM	Mar 18 2021 00:38:00	Navient/Department of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
518284215	EDI: PRA.COM	Mar 18 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Meineke & Maaco, POB 41067, Norfolk VA 23541
518284203	EDI: PRA.COM	Mar 18 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067, Norfolk VA 23541
518284134	EDI: PRA.COM	Mar 18 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518271336	EDI: Q3G.COM	Mar 18 2021 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518271337	EDI: Q3G.COM	Mar 18 2021 00:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518205445	EDI: Q3G.COM	Mar 18 2021 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518148528	EDI: AISSPRINT	Mar 18 2021 00:38:00	Sprint, Box 152046, Irving, TX 75015-2046
518151703	+ EDI: RMSC.COM		

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		Mar 18 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518266485	+ EDI: AIS.COM	Mar 18 2021 00:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518148530	EDI: RMSC.COM	Mar 18 2021 00:38:00	Walmart/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518148500	##+	Abilheira & Assoc, 34 East Main St, Freehold, NJ 07728-2282
518289847	##+	DITECH FINANCIAL LLC, P.O. Box 12740, Tempe, AZ 85284-0046
518148511	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens